

Appl. No. 09/821,526
Amdt. Dated May 14, 2004
Reply to Office action of March 22, 2004

RD-28219

REMARKS

Claims 1-20, pending in this application, have been rejected.

Claims 1-20 stand rejected under 35 U.S.C. § 103 as being unpatentable over Tom in view of Golibersuch et al. Applicant respectfully traverses this rejection and respectfully submits that the applied references do not teach, suggest, or disclose (individually or in combination) the independent claims 1, 12, 17 and 20.

The Office action states that Tom includes all the elements of the system and method as claimed except for the element where some of the evidential values comprise unknown information. The Office action further states that Golibersuch et al. describes a system and a method where some evidential values comprise unknown information. The Office action concludes that "the combination of Tom in view of Golibersuch does teach or suggest some evidential values that comprise unknown information (i.e. "missing pieces of information") as recited in applicant's disclosure". Applicant respectfully traverses that conclusion.

Claim 1 recites a computerized method for making decisions based on evidential reasoning. The method includes, among other things, "specifying a number of possible linguistic evidential values for each of said attributes, wherein some of said evidential values comprise unknown information" and "combining the outputs from said processing nodes to reach a decision even in the presence of said unknown information, said combining configured to emulate expert data". Claims 2-11 depend from claim 1.

Claim 12 recites a computerized method for making decisions based on evidential reasoning. The method includes, among other things, "specifying a number of possible linguistic evidential values for each of said attributes and wherein some of said evidential values comprise unknown financial information" and "combining the outputs from said processing nodes to reach a decision regarding a given financial service application even in the presence of said unknown information". Claims 13-16 depend from claim 12.

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Claim 17 recites a computer-readable medium encoded with computer program code for making decisions based on evidential reasoning. The computer-readable medium includes, among other things, "specifying a number of possible linguistic evidential values for each of said attributes and wherein some of said evidential values comprise unknown financial information" and "combining the outputs from said processing nodes to reach a decision regarding a given financial service application even in the presence of said unknown information". Claims 18 and 19 depend from claim 17.

Claim 20 recites a computerized system for making decisions based on evidential reasoning. The computerized system includes, among other things, "a data entry module configured to specify a number of possible linguistic evidential values for each of said attributes and wherein some of said evidential values comprise unknown financial information" and "a processor configured to combine the outputs from said processing nodes to reach a decision regarding a given financial service application even in the presence of said unknown information".

The Office action states that Tom fails to "teach the system and method wherein some of said evidential values comprise unknown information". Since Tom is silent regarding evidential values comprising unknown information, Tom also must fail to teach or suggest combining the outputs from processing nodes to reach a decision even in the presence of the unknown information. Applicant respectfully submits that Golibersuch et al., also fails to teach or suggest combining the outputs from processing nodes to reach a decision even in the presence of the unknown information.

Golibersuch et al., which is relied upon in the Office action for allegedly teaching wherein some of the evidential values comprise unknown information, states that one of the advantages of its described system is that it identifies potential problems, such as missing data. Golibersuch et al. then indicates that once "such problems were identified, one or more [of the system] steps ... were iterated until a consistent knowledge base was obtained". Thus, Golibersuch et al. does not teach or suggest combining the outputs in the presence of unknown information, but instead filters out the unknown information prior to combining the outputs. Since neither Tom nor Golibersuch et al. teach or suggest combining the outputs from processing nodes to reach a decision even in the presence of the

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unknown information, applicant respectfully submits that the claims 1-20 must be patentable over the cited references.

For at least the aforementioned reasons, applicant respectfully traverses the rejection of claims 1-20. Withdrawal of the rejections is respectfully requested, and allowance of the claims is respectfully solicited. Should the Examiner believe that anything further is needed to place the application in even better condition for allowance, the Examiner is requested to contact applicant's undersigned representative at the telephone number below.

Respectfully submitted,

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